



## **REPORTING CLAIMS**

### **Prompt Notice Required**

Notify the claims manager, Utah Counties Indemnity Pool (UCIP), as soon as possible, whenever a loss occurs.

All departments and employees should be instructed to notify the Member Risk Coordinator as soon as a loss occurs.

The Risk Coordinator enters an online loss notice for claim reporting to UCIP. All claims communication should pass through the Risk Coordinator to avoid confusion.

If you have any questions, please contact Korby Siggard, Claims Manager.

### **How to Notify**

Claims should be submitted **online**, <http://www.ucip.utah.gov>.

Hover over **Login**

Click on **Coordinator Login**

Click on your **entity**

Enter your assigned **password**

Click on **Report a Loss** (you will have to enter another password)

Complete applicable information available. Tab between answers. Enter remarks.

Photos and additional paperwork can be attached within the form. Then click

**"Submit Claim."**

**Please allow time for the system to process your request. Do not click the submit button multiple times or navigate away from the page until you receive a confirmation notice that your request has been submitted.**

Fatalities, serious injuries, or emergency situations, should be called in by phone for immediate guidance.

### **The claims manager contact information:**

Utah Counties Indemnity Pool  
5397 S Vine Street  
Murray, UT 84107-6757

Phone: 801-565-8500 or (800) 339-4070

Fax: 435-608-4531

E-mail: [ksiggard@ucip.utah.gov](mailto:ksiggard@ucip.utah.gov)

Please submit the claim (notice of loss) as soon as possible. It is not necessary to wait until you obtain all the information.

An acknowledgement letter will be sent via e-mail to the Risk Coordinator advising of the claim number assigned. .

The Risk Coordinator is also sent monthly reports detailing the member's claim history and activity.

### **OTHER CLAIMS ISSUES**

#### **Wait for Repair Authorization on Large Losses:**

When a large loss occurs and UCIP sends out an adjuster, repairs or disposal of damaged property should not be made before authorization from the claims manager. Failure to allow the claims manager this opportunity may result in the denial of the claim. However, to prevent further loss, the member should not wait to proceed with mitigating imminent and immediate damage.

#### **Risk Coordinators Assist with the Claims Process and As the Communication Link Between the Pool and the Member.**

Risk Coordinators assist with providing the following information:

1. Two repair estimates, with photos. (UCIP will pay out the lower of the two estimates directly to the member).
2. A copy of the police report; if applicable.
3. A copy of the incident or accident report and driver or witness statements or report forms that were obtained by the member.
4. Provide vehicle title or registration; when needed.
5. Submit copies of suit papers, Notice of Claim letters, etc. Record who was served and the date served. **Remember, these are time sensitive and they need to be forwarded promptly.**
6. Invoices, receipts and proof of loss forms.
7. Other pertinent information requested.

### **Deductibles on Member Claims**

First party claims are when there is a loss to the member's own property. Deductibles only apply to first party claims. There is a \$1,000 automobile deductible and a \$500 property deductible. This means that these claims are only paid when they exceed the member's deductible.

### **No Deductible on Claims Against the Member**

Third party claims (claimants) are when someone makes a claim against the member based on liability. There is no deductible on third party claims. All third party claims should be reported; regardless of how small.

### **Make No Promise of Payment to Claimants**

Do not make offers or promises to claimants to pay for losses. Claimants should be told they can submit a claim in accordance with the law (Utah Code: 63G-7-401) and that the member will submit their claim to the member's indemnity pool. If the claimant contacts the member, after the claim has been submitted, they should be referred to UCIP. If their claim is denied and they contact you, please refer them to UCIP.

### **Occurrence but No Claim Being Presented**

If you are aware of an accident or event that may lead to a claim, but no claim or suit has been presented, please notify the claims manager of the circumstances of the event. An on-line claim can be submitted, and "information only" indicated in the \_\_\_\_\_ section. If there is a fatality or serious injury or emergency, please call to discuss the best way to proceed, depending on the circumstances.

### **Ongoing Open Line of Communication**

The claims manager is here to assist throughout the entire claims process. Please feel free to call and discuss questions.